



RD-28408  
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Keyes et al. :  
: Art Unit: 3628  
Serial No.: 09/871,341 :  
: Examiner: Clement B. Graham  
Filed: May 31, 2001 :  
:   
For: METHODS AND SYSTEMS :  
FOR PORTFOLIO CASH FLOW :  
VALUATION :

AMENDMENT

Hon. Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

In response to the Office Action dated September 26, 2005, Applicants respectfully request consideration and entry of the following amendment.

01-23-06



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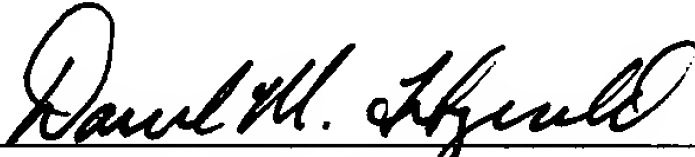
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- Amendment in Response to Office Action dated September 26, 2005 (23 pages)
- Amendment Transmittal (3 pages, in duplicate)
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Daniel M. Fitzgerald  
Reg. No. 38,880  
ARMSTRONG TEASDALE LLP  
One Metropolitan Square, Suite 2600  
St. Louis, MO 63102-2740  
(314) 621-5070